



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [CREDIT SUISSE HOLDINGS \(USA\), INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [103,653,243](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Mailing Address:

[CREDIT SUISSE HOLDINGS \(USA\), INC.](#)

[11 MADISON AVENUE](#)

[NEW YORK, NY 10010](#)

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Summary Ratios

	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018											
Average assets (\$000)	123,483,761		129,934,306		128,807,849		128,638,783		143,870,054											
Net income (\$000)	1,610,179		568,031		537,766		-219,118		398,787											
Number of BHCs in peer group	127		128		128		125		118											
Earnings and Profitability:																				
Percent of Average Assets																				
Net interest income (tax equivalent)	-0.15		-0.16	2.84	0	-0.12	2.77	0	-0.12	3.01										
+ Non-interest income	8.04		5.30	1.14	98	5.34	1.21	98	4.52	1.32										
- Overhead expense	4.46		3.97	2.63	89	4.68	2.57	94	4.45	2.69										
- Provision for credit losses	0.05		0.03	0.85	2	0.01	0.51	1	0	0.15										
+ Securities gains (losses)	0		0	0.03	21	0	0.02	16	0	0.01										
+ Other tax equivalent adjustments	-0.01		0	0	49	0	0	48	0	0										
= Pretax net operating income (tax equivalent)	3.46		1.18	0.64	75	0.51	1.04	13	-0.02	1.56										
Net operating income	2.61		0.87	0.48	75	0.42	0.81	15	-0.17	1.19										
Net income	2.61		0.87	0.50	74	0.42	0.82	15	-0.17	1.19										
Net income (Subchapter S adjusted)				0.93			1.18			1.17										
Percent of Average Earning Assets																				
Interest income (tax equivalent)	1.95		2.79	3.78	7	2.49	3.55	8	3.99	4.41										
Interest expense	2.14		3	0.66	99	2.64	0.52	99	4.14	1.08										
Net interest income (tax equivalent)	-0.19		-0.21	3.10	0	-0.15	3.01	0	-0.16	3.33										
Losses, Allowance, and Past Due + Nonaccrual																				
Net loan and lease losses / Average loans and leases	0		0	0.28	6	0	0.27	3	0.01	0.21										
Earnings coverage of net loan and lease losses (X)			3,459.96	21.56	98	2,970.53	22.91	99	-34.90	24.40										
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.92		0.49	1.51	6	0.45	1.58	3	0.44	0.83										
Allowance for loan and lease losses / Total loans and leases	0.84		0.45	1.48	4	0.40	1.55	2	0.41	0.81										
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.18		0.58	0.66	49	0.52	0.71	40	0.66	0.57										
30-89 days past due loans and leases / Total loans and leases	0.05		0.05	0.36	6	0.01	0.39	0	0.07	0.43										
Liquidity and Funding																				
Net noncore funding dependence	104.78		124.15	6.94	99	135.89	3.20	99	190.07	14.45										
Net short-term noncore funding dependence	-247.63		-243.84	-2.29	1	-204.53	-4.76	1	-208.21	3.38										
Net loans and leases / Total assets	9.96		10.57	63.21	1	11.63	61.58	2	11	63.77										
Capitalization																				
Tier 1 leverage ratio	17.36		14.02	9.03	97	13.69	9.13	96	13.69	9.76										
Holding company equity capital / Total assets	23.84		19.55	11.06	99	19.57	11.16	98	20.19	12.43										
Total equity capital (including minority interest) / Total assets	23.92		19.60	11.18	99	19.62	11.29	98	20.24	12.57										
Common equity tier 1 capital / Total risk-weighted assets	24.61		21.30	12.01	96	20.40	12.38	96	24.71	12.17										
Net loans and leases / Equity capital (X)	0.42		0.54	5.78	0	0.59	5.58	0	0.54	5.21										
Cash dividends / Net income	0		0	60.26	4	130.87	42.30	96		33.12										
Cash dividends / Net income (Subchapter S adjusted)				61.66			-0.65			-12.02										
Growth Rates																				
Assets	-14.75		-5.46	17.07	1	3.25	16.68	14	-5.96	9.26										
Equity capital	3.97		-0.39	6.16	21	0.09	6.99	17	-4.58	10.49										
Net loans and leases	-19.70		1.93	13.26	14	9.11	9.07	62	-17.30	9.10										
Noncore funding	-12.20		-9.97	-2.41	40	-3.39	-12.18	61	-5.01	6.59										
Parent Company Ratios																				
Short-term debt / Equity capital	48.70		27.28	0.98	98	23.77	0.77	98	9.98	1.02										
Long-term debt / Equity capital	121.38		153.12	13.39	96	169.88	13.56	97	167	13.04										
Equity investment in subsidiaries / Equity capital	97.11		94.44	103.11	9	97.06	102.81	18	94.50	103.22										
Cash from ops + noncash items + op expense / Op expense + dividends	122.20		-12.24	154.33	4	103.01	147.24	25	115.20	190.27										

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	132,927	212,542	348,890	900,818	1,023,512	-37.46	
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	132,927	212,542	348,890	900,818	1,023,512	-37.46	
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	132,927	212,542	348,890	900,818	1,023,512	-37.46	
Investment interest income (tax equivalent).....	45	100	153	437	390	-55.00	
Interest on balances due from depository institutions.....	102,574	271,340	471,627	644,784	690,568	-62.20	
Interest income on other earning assets.....	726,546	893,444	1,677,329	2,437,850	2,375,397	-18.68	
Total interest income (tax equivalent).....	962,092	1,377,426	2,497,999	3,983,889	4,089,867	-30.15	
Interest on time deposits of \$250K or more	0	0	0	0	0		
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	0	0	0	0	0		
Interest on other borrowings and trading liabilities.....	1,053,471	1,473,517	2,643,045	4,129,808	4,216,479	-28.51	
Interest on subordinated debt and mandatory convertible securities	0	6,425	9,921	13,042	13,671	-100.00	
Total interest expense.....	1,053,471	1,479,942	2,652,966	4,142,850	4,230,150	-28.82	
Net interest income (tax equivalent).....	-91,379	-102,516	-154,967	-158,961	-140,283		
Non-interest income.....	4,963,753	3,445,861	6,872,548	5,812,403	6,377,805	44.05	
Adjusted operating income (tax equivalent)	4,872,374	3,343,345	6,717,581	5,653,442	6,237,522	45.73	
Overhead expense.....	2,752,880	2,575,948	6,034,013	5,721,315	5,564,410	6.87	
Provision for credit losses.....	33,183	19,318	11,566	1,060	-9,590		
Securities gains (losses)	0	0	0	0	0		
Other tax equivalent adjustments	-8,362	0	0	0	0		
Pretax net operating income (tax equivalent).....	2,137,150	764,427	657,321	-22,854	682,702	179.58	
Applicable income taxes	526,976	200,619	121,156	190,927	277,723	162.68	
Tax equivalent adjustments	-8,317	100	153	437	390		
Applicable income taxes (tax equivalent).....	518,659	200,719	121,309	191,364	278,113	158.40	
Minority interest	8,312	-4,323	-1,754	4,900	5,802		
Net income before discontinued operations, net of minority interest	1,610,179	568,031	537,766	-219,118	398,787	183.47	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,610,179	568,031	537,766	-219,118	398,787	183.47	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,618,491	563,708	536,012	-214,218	404,589	187.12	
Investment securities income (tax equivalent).....	45	100	153	437	390	-55.00	
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
All other securities	45	100	153	437	390	-55.00	
Cash dividends declared.....	0	0	703,800	900,000	300,000		
Common	0	0	671,900	868,100	268,100		
Preferred.....	0	0	31,900	31,900	31,900		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	1.56			2.12	3.46	6	1.94	3.27	6	3.10	4	9	2.84	3.87	6
Less: Interest expense	1.71			2.28	0.61	98	2.06	0.48	99	3.22	0.98	98	2.94	0.79	98
Equals: Net interest income (tax equivalent)	-0.15			-0.16	2.84	0	-0.12	2.77	0	-0.12	3.01	0	-0.10	3.08	0
Plus: Non-interest income	8.04			5.30	1.14	98	5.34	1.21	98	4.52	1.32	96	4.43	1.31	97
Equals: adjusted operating income (tax equivalent)	7.89			5.15	4.05	90	5.22	4.04	89	4.39	4.41	50	4.34	4.46	45
Less: Overhead expense	4.46			3.97	2.63	89	4.68	2.57	94	4.45	2.69	93	3.87	2.71	87
Less: Provision for credit losses	0.05			0.03	0.85	2	0.01	0.51	1	0	0.15	8	-0.01	0.14	7
Plus: Realized gains (losses) on held-to-maturities securities	0			0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0			0	0.03	22	0	0.02	17	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments	-0.01			0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	3.46			1.18	0.64	75	0.51	1.04	13	-0.02	1.56	1	0.47	1.57	3
Less: Applicable income taxes (tax equivalent)	0.84			0.31	0.16	81	0.09	0.23	15	0.15	0.36	6	0.19	0.33	13
Less: Minority interest	0.01			-0.01	0	4	0	0	3	0	0	81	0	0	84
Equals: Net operating income	2.61			0.87	0.48	75	0.42	0.81	15	-0.17	1.19	2	0.28	1.24	2
Plus: Net extraordinary items	0			0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	2.61			0.87	0.50	74	0.42	0.82	15	-0.17	1.19	2	0.28	1.24	2
Memo: Net income (last four quarters)	1.26			0.45	0.81	17	0.42	0.82	15	-0.17	1.19	2	0.28	1.24	2
Net income-BHC and noncontrolling (minority) interest	2.62			0.87	0.50	73	0.42	0.83	13	-0.17	1.20	2	0.28	1.25	2
Margin Analysis															
Average earning assets / Average assets	79.75			75.91	91.74	0	77.92	92.32	0	77.71	91.05	2	76.70	91.48	0
Average interest-bearing funds / Average assets	48.30			49.78	65.48	5	49.89	64.06	6	51.37	65.57	7	53.58	65.56	10
Interest income (tax equivalent) / Average earning assets	1.95			2.79	3.78	7	2.49	3.55	8	3.99	4.41	22	3.71	4.24	18
Interest expense / Average earning assets	2.14			3	0.66	99	2.64	0.52	99	4.14	1.08	98	3.83	0.86	99
Net interest income (tax equivalent) / Average earning assets	-0.19			-0.21	3.10	0	-0.15	3.01	0	-0.16	3.33	0	-0.13	3.38	0
Yield or Cost															
Total loans and leases (tax equivalent)	1.83			3.44	4.44	7	2.76	4.27	3	7.51	5.09	94	7.26	4.95	94
Interest-bearing bank balances	3.49			4.95	0.50	99	4.85	0.27	99	5.39	2.04	98	6.49	1.64	99
Federal funds sold and reverse repos	0.65			1.12	0.94	67	0.94	0.68	73	1.61	2.44	22	1.54	2.17	18
Trading assets	3.66			4.04	0.67	94	3.66	0.60	94	5.07	0.99	95	5.53	1.11	95
Total earning assets	1.95			2.79	3.74	8	2.49	3.51	8	3.99	4.36	25	3.71	4.20	19
Investment securities (tax equivalent)					2.51			2.25			2.76			2.68	
US Treasury and agency securities (excluding mortgage-backed securities)					2.01			1.75			2.32			2.05	
Mortgage-backed securities					2.33			2.05			2.61			2.50	
All other securities					3.48			3.24			4.06			4.20	
Interest-bearing deposits					0.70			0.53			1.10			0.81	
Time deposits of \$250K or more					1.67			1.42			1.96			1.44	
Time deposits < \$250K					1.58			1.36			1.82			1.29	
Other domestic deposits					0.50			0.36			0.93			0.67	
Foreign deposits					0.59			0.42			1.19			0.97	
Federal funds purchased and repos	7.27			6.57	0.85	98	6.06	0.62	98	8.48	1.86	94	5.20	1.51	95
Other borrowed funds and trading liabilities	1.88			2.95	1.62	91	2.59	1.50	89	4.21	2.38	96	3.85	2.28	95
All interest-bearing funds	3.53			4.58	0.92	99	4.13	0.74	99	6.27	1.49	98	5.49	1.19	99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Non-interest Income and Expenses															
Total non-interest income	4,963,753	3,445,861	6,872,548	5,812,403	6,377,805										
Fiduciary activities income	0	0	0	0	0										
Service charges on deposit accounts - domestic	0	0	0	0	0										
Trading revenue.....	687,090	422,837	779,610	403,911	409,704										
Investment banking fees and commissions.....	2,436,719	1,535,732	3,504,083	2,531,766	2,999,704										
Insurance activities revenue.....	0	0	0	0	0										
Venture capital revenue.....	0	0	0	0	0										
Net servicing fees	147,848	150,328	314,129	359,017	322,250										
Net securitization income	139,944	119,974	259,703	145,703	126,624										
Net gains (losses) on sales of loans, OREO, other assets.....	554	-1,154	-1,963	117,523	245,636										
Other non-interest income.....	1,551,598	1,218,144	2,016,986	2,254,483	2,273,887										
Total overhead expenses	2,752,880	2,575,948	6,034,013	5,721,315	5,564,410										
Personnel expense.....	1,363,921	1,393,989	2,863,073	2,830,413	2,765,280										
Net occupancy expense.....	350,815	287,919	615,313	637,483	617,286										
Goodwill impairment losses	109,000	157,000	165,000	468,000	362,017										
Amortization expenses and impairment loss (other intangible assets).....	0	225	1,974	5,450	450										
Other operating expenses.....	929,144	736,815	2,388,653	1,779,969	1,819,377										
Fee income on mutual funds and annuities.....	18,247	15,353	30,642	40,657	55,177										
Memoranda															
Assets under management in proprietary mutual funds and annuities	6,201,565	4,105,032	4,622,482	4,966,060	6,689,771										
Number of equivalent employees	9,360	9,576	9,448	9,041	8,699										
Average personnel expense per employee.....	145.72	145.57	303.03	313.06	317.88										
Average assets per employee.....	13,192.71	13,568.75	13,633.35	14,228.38	16,538.69										
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.37			0.45	2.20	29	0.45	2.02	32	0.70	2.72	30	0.87	3.08	29
Overhead expenses / Net Interest Income + non-interest income	56.50			77.05	63.28	88	89.83	62.28	93	101.21	61.29	98	89.21	60.88	97
Percent of Average Assets															
Total overhead expense	4.46			3.97	2.63	89	4.68	2.57	94	4.45	2.69	93	3.87	2.71	87
Personnel expense.....	2.21			2.15	1.31	95	2.22	1.30	95	2.20	1.41	94	1.92	1.44	86
Net occupancy expense.....	0.57			0.44	0.26	96	0.48	0.26	96	0.50	0.28	96	0.43	0.28	92
Other operating expenses.....	1.68			1.38	0.99	83	1.98	0.94	89	1.75	0.97	85	1.52	0.97	87
Overhead less non-interest income	-3.58			-1.34	1.36	0	-0.65	1.25	3	-0.07	1.32	4	-0.57	1.38	1
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	56.50			77.05	62.83	88	89.82	61.82	93	101.20	60.64	98	89.21	60.37	97
Personnel expense.....	27.99			41.69	32.43	92	42.62	32.36	93	50.07	32.39	96	44.33	32.51	95
Net occupancy expense.....	7.20			8.61	6.65	81	9.16	6.58	87	11.28	6.52	98	9.90	6.48	94
Other operating expenses.....	21.31			26.74	23.06	80	38.04	22.28	89	39.86	21.20	92	34.98	20.90	93
Total non-interest income	101.88			103.07	27.40	99	102.31	28.83	99	102.81	29.23	99	102.25	28.50	99
Fiduciary activities income	0			0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0			0	3.35	3	0	3.27	2	0	3.88	3	0	4.15	3
Trading revenue.....	14.10			12.65	1.60	92	11.61	1.28	95	7.14	1.18	92	6.57	0.85	91
Investment banking fees and commissions.....	50.01			45.93	2.64	98	52.16	2.46	98	44.78	3.54	96	48.09	3.42	97
Insurance activities revenue.....	0			0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	0			0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	3.03			4.50	-0.20	98	4.68	0.01	97	6.35	0.28	99	5.17	0.65	97
Net securitization income	2.87			3.59	0	99	3.87	0	99	2.58	0.01	99	2.03	0.01	99
Net gain (loss) - sales of loans, OREO, and other assets	0.01			-0.03	2.89	10	-0.03	3.92	8	2.08	1.86	61	3.94	1.61	85
Other non-interest income.....	31.84			36.43	9.31	96	30.03	9.65	93	39.88	10.04	95	36.45	9.86	96
Overhead less non-interest income	-45.38			-26.02	34.19	0	-12.48	31.93	2	-1.61	31.06	4	-13.04	31.46	1
Applicable income taxes / Pretax net operating income (tax equivalent).....	24.66			26.24	18.39	90	18.43	18.63	40		20.56		40.68	19.04	98
Applicable income tax + TE / Pretax net operating income + TE	24.27			26.26	22.75	76	18.46	21.18	22		23.23		40.74	21.56	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	1,121,800	1,451,052	1,571,523	1,127,067	1,063,290	-22.69	
Commercial and industrial loans	18,460	34,458	28,849	41,300	57,180	-46.43	
Loans to individuals	48,503	54,941	49,593	57,769	61,280	-11.72	
Loans to depository institutions and acceptances of other banks	318,247	990,585	318,247	525,904	574,502	-67.87	
Agricultural loans	0	0	0	0	0	0	
Other loans and leases	8,900,376	10,378,588	11,864,571	10,926,115	13,564,257	-14.24	
Less: Unearned income	0	0	0	0	1,226		
Loans and leases, net of unearned income	10,407,386	12,909,624	13,832,783	12,678,155	15,319,283	-19.38	
Less: Allowance for loan and lease losses	87,635	57,466	55,483	51,597	51,174	52.50	
Net loans and leases	10,319,751	12,852,158	13,777,300	12,626,558	15,268,109	-19.70	
Debt securities that reprice or mature in over 1 year	0	0	0	0	0	0	
Mutual funds and equity securities	0	0	0	0	0	0	
Subtotal	10,319,751	12,852,158	13,777,300	12,626,558	15,268,109	-19.70	
Interest-bearing bank balances	6,049,467	9,899,640	5,854,272	10,385,641	9,677,607	-38.89	
Federal funds sold and reverse repos	40,331,065	39,285,105	35,478,610	27,763,256	36,134,750	2.66	
Debt securities that reprice or mature within 1 year	0	0	0	0	0	0	
Trading assets	25,007,185	33,444,384	40,529,729	37,478,668	30,978,615	-25.23	
Total earning assets	81,707,468	95,481,287	95,639,911	88,254,123	92,059,081	-14.43	
Non-interest-bearing cash and due from depository institutions	685,661	726,203	743,212	1,036,134	867,631	-5.58	
Premises, fixed assets, and leases	1,646,340	1,671,305	1,688,903	1,677,095	1,086,582	-1.49	
Other real estate owned	12,401	13,375	15,340	18,760	24,433	-7.28	
Investment in unconsolidated subsidiaries	277,619	285,244	279,388	305,771	377,297	-2.67	
Intangible and other assets	19,323,754	23,406,650	20,123,469	23,474,162	27,618,837	-17.44	
Total assets	103,653,243	121,584,064	118,490,223	114,766,045	122,033,861	-14.75	
Quarterly average assets	114,296,553	130,454,639	131,253,341	123,240,350	134,241,847	-12.39	
Average loans and leases (YTD)	14,515,797	12,374,829	12,639,980	11,997,887	14,106,356	17.30	
Memoranda							
Loans held-for-sale	925,251	1,248,214	1,371,130	1,014,056	1,122,484	-25.87	
Loans not held-for-sale	9,482,135	11,661,410	12,461,653	11,664,099	14,196,799	-18.69	
Real estate loans secured by 1–4 family	112,753	519,030	584,932	177,109	205,523	-78.28	
Commercial real estate loans	1,009,047	932,022	986,591	949,958	857,767	8.26	
Construction and land development	0	0	0	0	0	0	
Multifamily	13,852	0	0	0	0	0	
Nonfarm nonresidential	995,195	932,022	986,591	949,958	857,767	6.78	
Real estate loans secured by farmland	0	0	0	0	0	0	
Total investment securities	0	0	0	0	0	0	
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0	
Municipal securities	0	0	0	0	0	0	
Mortgage-backed securities	0	0	0	0	0	0	
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	0	0	0	0	0	0	
Mutual funds and equity securities	0	0	0	0	0	0	
Available-for-sale securities	0	0	0	0	0	0	
U.S. Treasury securities	0	0	0	0	0	0	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0	0	
Municipal securities	0	0	0	0	0	0	
Mortgage-backed securities	0	0	0	0	0	0	
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	0	0	0	0	0	0	
Mutual funds and equity securities	0	0	0	0	0	0	
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)							
Structured notes, fair value	0	0	0	0	0	0	
Pledged securities	0	0	0	0	0	0	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	0	0	0	0	0	0	
NOW, ATS and transaction accounts	0	0	0	0	0	0	
Time deposits less brokered deposits < \$250K	0	0	0	0	0	0	
MMDA and other savings accounts	0	0	0	0	0	0	
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	0	0	0	0	0	0	
Time deposits of \$250K or more	0	0	0	0	0	0	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos.....	7,780,649	8,241,522	5,240,939	5,684,239	6,083,492	-5.59	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	13,014,155	9,572,223	7,881,881	6,136,431	8,682,885	35.96	
Other borrowings w/remaining maturity over 1 year	36,411,599	47,343,450	46,953,532	50,363,455	50,699,610	-23.09	
Brokered deposits < \$250K	0	0	0	0	0	0	
Noncore funding	57,206,403	65,157,195	60,076,352	62,184,125	65,465,987	-12.20	
Trading liabilities	7,679,759	10,012,514	14,166,378	8,697,990	8,779,785	-23.30	
Subordinated notes and debentures + trust preferred securities.....	0	181,954	0	198,398	200,257	-100.00	
Other liabilities	13,971,803	22,401,914	20,994,881	20,452,210	23,221,912	-37.63	
Total liabilities	78,857,965	97,753,577	95,237,611	91,532,723	97,667,941	-19.33	
Equity Capital							
Perpetual preferred stock (including surplus).....	550,000	550,000	550,000	550,000	550,000	0.00	
Common stock	0	0	0	0	0	0	
Common surplus	35,178,133	35,042,077	35,283,353	35,079,522	34,967,371	0.39	
Retained earnings	-10,756,312	-11,632,391	-12,366,456	-12,197,847	-11,118,003		
Accumulated other comprehensive income	-255,754	-186,941	-273,848	-258,482	-113,175		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	24,716,067	23,772,745	23,193,049	23,173,193	24,286,193	3.97	
Noncontrolling (minority) interest in subsidiaries	79,211	57,742	59,563	60,129	79,727	37.18	
Total equity capital, including minority interest	24,795,278	23,830,487	23,252,612	23,233,322	24,365,920	4.05	
Total liabilities and capital	103,653,243	121,584,064	118,490,223	114,766,045	122,033,861	-14.75	
Memoranda							
Non-interest-bearing deposits	0	0	0	0	0	0	
Interest-bearing deposits	0	0	0	0	0	0	
Total deposits	0	0	0	0	0	0	
Long-term debt that reprices within 1 year	35,267,907	45,866,389	45,417,803	48,156,395	49,607,993	-23.11	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	23,193,049	23,173,192	23,173,192	24,286,193	24,540,971		
Accounting restatements	0	-2,576	-2,576	-25,372	-306,332		
Net income	1,610,179	568,031	537,766	-219,118	398,787		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	703,800	900,000	300,000		
Change in other comprehensive income	18,094	71,541	-15,366	-80,663	49,512		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-105,255	-37,443	203,833	112,153	-96,745		
Holding company equity capital, ending balance	24,716,067	23,772,745	23,193,049	23,173,193	24,286,193		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Real estate loans	1.08			1.19	36.22	3	1.33	36.22	3	0.98	37.78	3	0.87	37.19	5
Commercial and industrial loans	0.02			0.03	14.99	2	0.02	13.52	1	0.04	12.02	2	0.05	12.85	2
Loans to individuals	0.05			0.05	3.53	7	0.04	3.40	9	0.05	4.20	7	0.05	4.31	5
Loans to depository institutions and acceptances of other banks	0.31			0.81	0.04	96	0.27	0.03	90	0.46	0.04	92	0.47	0.05	90
Agricultural loans.....	0			0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	8.59			8.54	4.66	78	10.01	4.63	84	9.52	5.01	83	11.12	5	89
Net loans and leases.....	9.96			10.57	63.21	1	11.63	61.58	2	11	63.77	2	12.51	63.98	2
Debt securities over 1 year.....	0			0	14.01	1	0	15.55	0	0	14.60	1	0	14.63	1
Mutual funds and equity securities	0			0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	9.96			10.57	78.43	0	11.63	78.16	0	11	79.65	0	12.51	79.97	1
Interest-bearing bank balances	5.84			8.14	6.78	61	4.94	7.51	34	9.05	3.06	91	7.93	3.04	89
Federal funds sold and reverse repos.....	38.91			32.31	0.86	97	29.94	0.82	97	24.19	1.57	96	29.61	1.66	96
Debt securities 1 year or less	0			0	1.83	0	0	1.68	1	0	1.91	0	0	1.96	1
Trading assets	24.13			27.51	1.09	97	34.21	1.01	98	32.66	1.19	98	25.39	1.33	97
Total earning assets.....	78.83			78.53	90.72	1	80.72	91.05	2	76.90	89.53	2	75.44	89.74	0
Non-interest cash and due from depository institutions.....	0.66			0.60	1.08	15	0.63	1.07	16	0.90	1.14	30	0.71	1.21	16
Other real estate owned.....	0.01			0.01	0.03	39	0.01	0.02	53	0.02	0.03	46	0.02	0.04	42
All other assets.....	20.51			20.87	8.16	98	18.66	7.82	97	22.20	9.27	97	23.85	8.98	99
Memoranda															
Short-term investments	44.75			40.45	10.58	95	34.88	11.17	94	33.24	7.63	93	37.54	7.80	93
U.S. Treasury securities.....	0			0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0			0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0			0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	0			0	11.11	1	0	11.75	1	0	11.44	1	0	11.13	1
Asset-backed securities	0			0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0			0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale.....	0.89			1.03	0.48	79	1.16	0.52	81	0.88	0.39	80	0.92	0.30	87
Loans held for investment	9.15			9.59	63.46	1	10.52	61.72	1	10.16	63.50	1	11.63	63.93	2
Real estate loans secured by 1–4 family	0.11			0.43	12.29	4	0.49	11.91	5	0.15	13.29	6	0.17	13.46	5
Revolving	0			0	1.80	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens	0.10			0.43	9.99	5	0.49	9.81	6	0.15	10.69	6	0.17	10.57	5
Closed-end, secured by junior liens	0.01			0	0.26	6	0.01	0.22	11	0	0.28	7	0	0.31	6
Commercial real estate loans	0.97			0.77	21.90	7	0.83	22.22	6	0.83	22.23	7	0.70	21.58	8
Construction and land development.....	0			0	3.32	3	0	3.40	3	0	3.44	3	0	3.51	3
Multifamily.....	0.01			0	3.07	2	0	3.12	1	0	3.01	2	0	2.72	2
Nonfarm nonresidential	0.96			0.77	14.50	9	0.83	14.72	8	0.83	14.69	10	0.70	14.44	10
Real estate loans secured by farmland.....	0			0	0.33	9	0	0.33	8	0	0.36	9	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	10.78			11.24	55.37	5	11.36	57.15	5	8.89	57.46	4	6.94	56.49	5
Real estate loans secured by 1–4 family.....	1.08			4.02	19.50	10	4.23	19.43	10	1.40	20.75	9	1.34	21.10	6
Revolving	0			0	2.79	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end.....	1.08			4.02	16.49	11	4.23	16.59	12	1.40	17.39	9	1.34	17.39	8
Commercial real estate loans	9.70			7.22	32.96	8	7.13	34.63	8	7.49	33.52	11	5.60	32.14	10
Construction and land development.....	0			0	4.97	3	0	5.26	3	0	5.09	3	0	5.20	3
1–4 family.....	0			0	0.93	5	0	0.93	5	0	0.94	7	0	1.02	6
Other	0			0	3.90	3	0	4.19	3	0	4.02	3	0	4.05	3
Multifamily.....	0.13			0	4.72	2	0	4.96	1	0	4.69	2	0	4.10	2
Nonfarm nonresidential	9.56			7.22	21.76	14	7.13	22.93	13	7.49	22.15	15	5.60	21.40	12
Owner-occupied.....	0.99			0.85	7.38	13	0.75	7.68	11	0	7.72	3	0	8.03	3
Other.....	8.57			6.37	14.16	21	6.38	14.95	20	7.49	14.34	25	5.60	13.38	21
Real estate loans secured by farmland.....	0			0	0.52	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks.....	3.06			7.67	0.07	96	2.30	0.06	96	4.15	0.11	96	3.75	0.12	96
Commercial and industrial loans	0.18			0.27	23.90	3	0.21	22.17	2	0.33	19.53	3	0.37	20.32	3
Loans to individuals	0.47			0.43	6.11	17	0.36	6.13	16	0.46	7.13	14	0.40	7.36	13
Credit card loans	0			0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0			0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	85.52			80.39	8.93	98	85.77	9.09	99	86.18	9.85	98	88.54	9.66	99
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	5.95			8.33	392.62	2	9.16	381.27	2	7.08	391.26	2	6.52	379.80	4
Real estate loans secured by 1–4 family.....	0.60			2.98	133.24	3	3.41	125.03	3	1.11	138.18	4	1.26	137.84	4
Revolving	0			0	19.64	2	0	17.42	2	0	21.26	2	0	23.33	2
Closed-end.....	0.60			2.98	112.01	3	3.41	106.14	3	1.11	115.20	4	1.26	112.79	4
Commercial real estate loans	5.35			5.35	237.30	5	5.75	234.65	4	5.97	229.44	6	5.26	219.72	6
Construction and land development.....	0			0	35.78	2	0	35.62	2	0	34.95	2	0	35.36	2
1–4 family.....	0			0	6.74	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	0			0	27.86	2	0	28.16	2	0	27.32	2	0	27.26	2
Multifamily.....	0.07			0	33.28	1	0	32.74	1	0	31.04	2	0	27.85	2
Nonfarm nonresidential	5.28			5.35	157.33	6	5.75	155.06	5	5.97	152.10	6	5.26	147.22	7
Owner-occupied.....	0.55			0.63	53.29	9	0.61	52.37	8	0	53.07	3	0	54.89	3
Other.....	4.73			4.72	101.60	6	5.14	100.54	6	5.97	97.41	7	5.26	91.80	9
Real estate loans secured by farmland.....	0			0	3.50	9	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	1.69			5.68	0.38	93	1.86	0.28	89	3.30	0.44	89	3.52	0.54	88
Commercial and industrial loans	0.10			0.20	159.86	2	0.17	139.91	1	0.26	122.02	2	0.35	128.82	2
Loans to individuals	0.26			0.32	38.40	6	0.29	37.47	7	0.36	43.51	6	0.38	42.67	4
Credit card loans	0			0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0			0	2.03	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	47.19			59.55	51.14	62	69.17	49.54	68	68.62	52.44	67	83.12	51.79	73
Supplemental															
Non-owner occupied CRE loans / Gross loans	8.72			6.38	26.07	7	6.39	27.32	8	7.51	26.45	10	5.61	24.79	10
(CECL transition adjusted)	4.81			4.73	186.18	5	5.15	183.76	4	5.98	178.57	6	5.27	167.93	6
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	5.36			5.36	244.21	5	5.76	240.85	4	5.98	236.10	5	5.27	225.98	5

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
Percent of Total Assets															
Short-term investments	44.75			40.45	10.58	95	34.88	11.17	94	33.24	7.63	93	37.54	7.80	93
Liquid assets	69.53			68.56	24.60	95	69.72	26.22	96	66.80	22.44	96	63.64	22.72	93
Investment securities	0			0	16.55	0	0	17.85	0	0	16.99	0	0	17.27	0
Net loans and leases	9.96			10.57	63.21	1	11.63	61.58	2	11	63.77	2	12.51	63.98	2
Net loans, leases and standby letters of credit	9.96			10.58	64.12	0	11.63	62.48	1	11.01	64.84	1	12.52	65.07	2
Core deposits	0			0	68.08	0	0	70.67	0	0	63.09	0	0	62.13	0
Noncore funding	55.19			53.59	16.68	96	50.70	14.13	96	54.18	19.36	95	53.65	21.34	93
Time deposits of \$250K or more	0			0	2.56	1	0	2.11	1	0	2.94	2	0	2.89	2
Foreign deposits	0			0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	7.51			6.78	1.49	91	4.42	1.47	84	4.95	1.94	84	4.99	1.97	83
Secured federal funds purchased	0			0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-31.40			-25.53	0.52	0	-25.52	0.54	0	-19.24	0.48	1	-24.63	0.54	0
Commercial paper	0			0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	12.56			7.87	2.06	93	6.65	1.24	93	5.35	3.01	76	7.12	3.67	82
Earning assets that reprice within 1 year	55.07			51.25	39.71	83	47.01	39.38	70	45.51	39.29	69	49.85	40.29	79
Interest-bearing liabilities that reprice within 1 year	0			0	9.42	0	0	8.20	0	0	10.19	0	0	10.01	0
Long-term debt that reprices within 1 year	34.02			37.72	0.56	99	38.33	0.47	99	41.96	0.96	99	40.65	1.34	99
Net assets that reprice within 1 year	21.05			13.53	28.34	17	8.68	29.11	10	3.55	26.63	8	9.20	27.38	13
Other Liquidity and Funding Ratios															
Net noncore funding dependence	104.78			124.15	6.94	99	135.89	3.20	99	190.07	14.45	99	128.52	16.62	99
Net short-term noncore funding dependence	-247.63			-243.84	-2.29	1	-204.53	-4.76	1	-208.21	3.38	1	-203.01	4.66	1
Short-term investment / Short-term noncore funding	223.04			276.11	138.95	82	314.97	184.19	79	322.73	77.77	96	310.25	66.46	94
Liquid assets - short-term noncore funding / Nonliquid assets	162.38			171.45	23.27	96	193.63	28.18	97	170.18	16.97	96	141.73	16.04	96
Net loans and leases / Total deposits					82.84			79.43			90.31			90.08	
Net loans and leases / Core deposits					93.70			88.34			103.93			105	
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital					1.82			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital					4.82			4.31			1.36			-1.98	
Structured notes appreciation (depreciation) / Tier 1 capital					0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities					12.14			11.38			12.67			16.19	
Available-for-sale securities					85.75			87.23			85.40			81.88	
U.S. Treasury securities					5.43			4.72			6.15			6.99	
US agency securities (excluding mortgage-backed securities)					3.23			4.01			3.49			4.02	
Municipal securities					9.39			9.83			7.75			9.16	
Mortgage-backed securities					67.27			66.64			67.43			65.45	
Asset-backed securities					1.68			1.91			1.66			2.05	
Other debt securities					2.93			3.01			2.94			2.79	
Mutual funds and equity securities					0.37			0.35			0.40			0.42	
Debt securities 1 year or less					11.75			10.55			11.86			11.91	
Debt securities 1 to 5 years					18.03			17.03			17.94			19.18	
Debt securities over 5 years					66.01			69.86			66.02			64.73	
Pledged securities					37.40			35.67			30.57			33.30	
Structured notes, fair value					0.02			0.02			0.03			0.04	
Percent Change from Prior Like Quarter															
Short-term investments	-5.70			-7.25	146.89	7	8.35	183.32	13	-16.73	26.69	20	-34.58	6.77	7
Investment securities					14.17			23.62			11.75			9.42	
Core deposits					25.99			26.88			11.23			7.29	
Noncore funding	-12.20			-9.97	-2.41	40	-3.39	-12.18	61	-5.01	6.59	30	-20.59	10.67	7

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,721,618	1,446,307	2,251,878	1,032,225	1,010,227
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	7,714	13,891	5,713	12,297	6,923
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	58,630,424	60,070,315	84,280,189	57,643,813	45,829,343
Credit derivatives - notional amount (holding company as guarantor)	22,323,562	36,992,253	31,209,668	27,385,664	21,615,183
Credit derivatives - notional amount (holding company as beneficiary)	30,594,553	53,205,283	39,285,964	40,377,121	34,316,685
Credit derivative contracts w/ purchased credit protection-investment grade..	18,903,719	44,685,427	50,330,272	53,178,966	35,320,077
Credit derivative contracts w/ purchased credit protection-noninvest grade..	31,458,792	72,911,299	64,050,045	61,273,344	50,429,003
Derivative Contracts					
Interest rate futures and forward contracts	173,605,405	210,469,393	123,088,166	158,428,897	240,329,910
Written options contracts (interest rate)	0	0	0	0	3,000,000
Purchased options contracts (interest rate)	162,248	161,543	153,330	165,952	2,787,422
Interest rate swaps	14,453,660	54,983,374	26,598,532	16,311,284	17,731,634
Futures and forward foreign exchange	126,798	113,136	201,651	177,455	514,079
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	8,539,540	4,926,728	6,484,959	6,729,055	5,339,818
Commodity and other futures and forward contracts	4,920,025	8,003,002	7,486,455	6,626,540	3,911,320
Written options contracts (commodity and other)	11,594,558	9,840,838	10,955,049	5,125,284	7,123,403
Purchased options contracts (commodity and other)	4,719,267	4,598,115	5,647,985	4,166,586	5,146,767
Commodity and other swaps	30,573,322	55,791,354	61,442,201	67,173,550	42,781,399

BHC	Peer #	9	Pct	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct
Loan commitments (reported semiannually, June/Dec)	3.59		1.19	21.74	1	1.90	22.01	0	0.90	23.52	2	0.83	24.05	1					
Standby letters of credit	0.01		0.01	0.72	5	0	0.71	4	0.01	0.84	6	0.01	0.92	5					
Commercial and similar letters of credit	0		0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17					
Securities lent	56.56		49.41	0.17	96	71.13	0.18	96	50.23	0.40	96	37.55	0.62	96					
Credit derivatives - notional amount (holding company as guarantor)	21.54		30.43	0.39	98	26.34	0.35	98	23.86	0.42	96	17.71	0.52	94					
Credit derivatives - notional amount (holding company as beneficiary)	29.52		43.76	0.33	98	33.16	0.30	98	35.18	0.52	97	28.12	0.75	94					
Credit derivative contracts w/ purchased credit protection-investment grade..	18.24		36.75	0.22	96	42.48	0.25	98	46.34	0.30	97	28.94	0.52	94					
Credit derivative contracts w/ purchased credit protection-noninvest grade..	30.35		59.97	0.36	98	54.06	0.30	98	53.39	0.45	98	41.32	0.69	98					
Derivative contracts	239.93		286.95	51.68	92	204.29	48.62	90	230.82	68.47	88	269.32	65.81	89					
Interest rate contracts	181.59		218.46	36.85	92	126.46	34.36	92	152.40	47.31	90	216.21	43.84	92					
Interest rate futures and forward contracts	167.49		173.11	9.28	92	103.88	6.21	93	138.05	10.67	92	196.94	11.40	95					
Written options contracts (interest rate)	0		0	2.30	9	0	2.18	9	0	2.47	10	2.46	2.16	78					
Purchased options contracts (interest rate)	0.16		0.13	1.51	56	0.13	1.46	50	0.14	2.65	52	2.28	2.32	74					
Interest rate swaps	13.94		45.22	22.27	85	22.45	20.83	63	14.21	28.86	49	14.53	26.74	52					
Foreign exchange contracts	8.36		4.15	5.77	85	5.64	6.01	85	6.02	10.12	84	4.80	10.92	83					
Futures and forward foreign exchange contracts	0.12		0.09	3.58	62	0.17	3.47	64	0.15	5.23	61	0.42	5.22	67					
Written options contracts (foreign exchange)	0		0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37					
Purchased options contracts (foreign exchange)	0		0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37					
Foreign exchange rate swaps	8.24		4.05	0.74	92	5.47	0.77	92	5.86	2.03	92	4.38	2.17	92					
Equity, commodity, and other derivative contracts	49.98		64.35	1.80	94	72.18	1.86	94	72.40	3.32	92	48.32	4.08	91					
Commodity and other futures and forward contracts	4.75		6.58	0.14	95	6.32	0.14	95	5.77	0.19	93	3.21	0.25	92					
Written options contracts (commodity and other)	11.19		8.09	0.54	92	9.25	0.52	93	4.47	0.98	89	5.84	1.48	89					
Purchased options contracts (commodity and other)	4.55		3.78	0.38	92	4.77	0.37	93	3.63	0.94	90	4.22	1.29	89					
Commodity and other swaps	29.50		45.89	0.30	97	51.85	0.32	98	58.53	0.38	97	35.06	0.40	97					
Percent of Total Assets																			
Loan commitments (reported semiannually, June/Dec)	25.64		11.69	41.55	6	17.82	42.82	10	8.60	45.53	3	7.16	44.93	3					

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	248,694,823	348,887,483	242,058,328	264,904,603	328,665,752
Interest rate contracts	188,221,313	265,614,310	149,840,028	174,906,133	263,848,966
Foreign exchange contracts.....	8,666,338	5,039,864	6,686,610	6,906,510	5,853,897
Equity, commodity, and other contracts	51,807,172	78,233,309	85,531,690	83,091,960	58,962,889
Derivatives Position					
Futures and forwards	178,652,228	218,585,531	130,776,272	165,232,892	244,755,309
Written options	11,594,558	9,840,838	10,955,049	5,125,284	10,123,403
Exchange-traded.....	1,629,395	1,521,536	1,808,190	1,030,047	3,319,206
Over-the-counter.....	9,965,163	8,319,302	9,146,859	4,095,237	6,804,197
Purchased options	4,881,515	4,759,658	5,801,315	4,332,538	7,934,189
Exchange-traded.....	1,432,850	2,009,950	1,759,653	1,699,535	6,735,226
Over-the-counter.....	3,448,665	2,749,708	4,041,662	2,633,003	1,198,963
Swaps	53,566,522	115,701,456	94,525,692	90,213,889	65,852,851
Held for trading.....	248,242,568	348,395,757	241,789,121	264,622,877	328,620,960
Interest rate contracts	187,813,783	265,167,310	149,615,547	174,669,133	263,848,966
Foreign exchange contracts.....	8,666,338	5,039,864	6,686,610	6,906,510	5,853,897
Equity, commodity, and other contracts	51,762,447	78,188,583	85,486,964	83,047,234	58,918,097
Non-traded.....	452,255	491,726	269,207	281,726	44,792
Interest rate contracts	407,530	447,000	224,481	237,000	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	44,725	44,726	44,726	44,726	44,792
Derivative contracts (excluding futures and FX 14 days or less)	2,264,641,043	4,743,063,457	4,787,700,112	5,066,115,332	6,408,941,912
One year or less	1,714,575,975	3,370,022,145	3,564,486,580	3,455,235,129	4,148,274,124
Over 1 year to 5 years	537,336,614	1,357,744,517	1,210,837,223	1,598,048,674	2,241,309,591
Over 5 years	12,728,454	15,296,795	12,376,309	12,831,529	19,358,197
Gross negative fair value (absolute value)	4,964,813	5,005,647	9,340,897	3,010,316	3,842,930
Gross positive fair value.....	3,746,960	4,798,449	5,883,999	2,932,254	4,028,425
Held for trading.....	3,722,352	4,798,449	5,883,757	2,928,953	4,028,425
Non-traded	24,608	0	242	3,301	0
Current credit exposure on risk-based capital derivative contracts	4,021,260	4,926,660	6,230,507	2,930,662	2,358,023
Credit losses on derivative contracts	0	0	0	0	142,690
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
	Percent of Notional Amount														
Interest rate contracts	75.68			76.13	95.13	11	61.90	94.10	7	66.03	93.44	8	80.28	92.91	18
Foreign exchange contracts	3.48			1.44	2.75	67	2.76	3.49	69	2.61	3.20	67	1.78	3.39	68
Equity, commodity, and other contracts	20.83			22.42	1.12	96	35.34	1.17	97	31.37	1.64	95	17.94	1.93	94
Futures and forwards	71.84			62.65	12.99	95	54.03	14.05	92	62.37	13.49	95	74.47	12.78	94
Written options	4.66			2.82	8.37	37	4.53	8.18	48	1.93	5.91	41	3.08	6.60	46
Exchange-traded	0.66			0.44	0.13	88	0.75	0.14	88	0.39	0.15	87	1.01	0.23	86
Over-the-counter	4.01			2.38	7.94	37	3.78	7.73	45	1.55	5.10	37	2.07	5.49	42
Purchased options	1.96			1.36	3.38	57	2.40	3.42	61	1.64	4.42	54	2.41	4.19	56
Exchange-traded	0.58			0.58	0.14	88	0.73	0.15	88	0.64	0.28	85	2.05	0.32	88
Over-the-counter	1.39			0.79	2.87	54	1.67	2.86	60	0.99	3.35	55	0.36	3.20	51
Swaps	21.54			33.16	69.92	17	39.05	68.76	20	34.06	69.75	15	20.04	70.34	13
Held for trading	99.82			99.86	43.50	92	99.89	43.53	92	99.89	44.16	95	99.99	46.31	96
Interest rate contracts	75.52			76	37.56	77	61.81	36.62	60	65.94	37.24	65	80.28	38.40	75
Foreign exchange contracts	3.48			1.44	1.40	77	2.76	1.60	79	2.61	1.60	76	1.78	1.85	76
Equity, commodity, and other contracts	20.81			22.41	0.71	98	35.32	0.68	98	31.35	0.83	98	17.93	1.14	97
Non-traded	0.18			0.14	56.50	7	0.11	56.47	7	0.11	55.84	4	0.01	53.69	3
Interest rate contracts	0.16			0.13	54.31	7	0.09	53.82	7	0.09	52.22	5	0	50.60	2
Foreign exchange contracts	0			0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0.02			0.01	0.10	80	0.02	0.10	82	0.02	0.13	81	0.01	0.16	80
Derivative contracts (excluding futures and forex 14 days or less)	910.61			1,359.48	89.91	97	1,977.91	91.48	98	1,912.43	93.86	96	1,949.99	94.47	97
One year or less	689.43			965.93	30.94	97	1,472.57	32.05	99	1,304.33	32.17	97	1,262.16	32.51	97
Over 1 year to 5 years	216.06			389.16	27.26	98	500.23	27.06	98	603.25	30.45	97	681.94	31.16	97
Over 5 years	5.12			4.38	28.48	18	5.11	29.56	16	4.84	28.09	17	5.89	28.71	22
Gross negative fair value (absolute value)	2			1.43	1.76	56	3.86	1.55	89	1.14	0.83	70	1.17	0.72	82
Gross positive fair value	1.51			1.38	2.69	28	2.43	2.23	58	1.11	1.19	52	1.23	0.85	81
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.26			0.29	0.07	90	0.55	0.07	93	0.19	0.06	89	0.24	0.06	90
Gross positive fair value (X)	0.20			0.28	0.11	89	0.34	0.09	90	0.18	0.07	89	0.25	0.06	90
Held for trading (X)	0.20			0.28	0.08	89	0.34	0.07	90	0.18	0.06	89	0.25	0.05	91
Non-traded (X)	0			0	0.02	7	0	0.02	9	0	0.01	20	0	0.01	2
Current credit exposure (X)	0.21			0.28	0.08	91	0.36	0.06	93	0.18	0.05	89	0.14	0.04	89
Credit losses on derivative contracts	0			0	0	45	0	0	43	0	0	45	0.88	0	99
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0			0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	5.42			6.22	1.03	92	7.67	0.85	95	4.70	0.73	91	3.84	0.53	90

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	55,483	51,597	51,597	51,174	59,111
Gross losses	0	223	223	637	3,921
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	0	0	0	0	5,574
Net losses	0	223	223	637	-1,653
Provision for loan and lease losses	32,156	7,243	5,260	1,060	-9,590
Adjustments	-4	-1,151	-1,151	0	0
Ending balance	87,635	57,466	55,483	51,597	51,174
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
0.05		0.01	0.85	0	0	0.51	0	0	0.15	8	-0.01	0.14	7	
0.44		0.12	1.37	2	0.04	0.82	1	0.01	0.24	8	-0.07	0.24	4	
		3,247.98	792.43	92	2,358.74	487.86	95	166.41	130.58	76	580.16	134.68	94	
0.92		0.49	1.51	6	0.45	1.58	3	0.44	0.83	15	0.36	0.90	10	
0.84		0.45	1.48	4	0.40	1.55	2	0.41	0.81	14	0.33	0.89	5	
		128.85	11.83	95	248.80	11.58	97	81	8.03	99		7.54		
79.06		92.38	321.01	9	97.12	299.17	10	79.48	218.72	16	73.42	214.03	12	
64.62		29.87	244.42	2	41.99	244.34	3	56.23	151.73	13	51.52	160.51	11	
0		0	0.35	2	0	0.34	2	0.01	0.28	2	0.03	0.30	6	
0		0	0.07	1	0	0.07	1	0	0.08	1	0.04	0.09	28	
0		0	0.28	6	0	0.27	3	0.01	0.21	7	-0.01	0.22	7	
0		0	0	45	0	0	44	0	0	40	0	0	39	
0		0	15.46	1	0	33.98	1	0	36.22	2	214.88	41.30	95	
		3,459.96	21.56	98	2,970.53	22.91	99	-34.90	24.40	5	-406.97	21.75	1	

Net Loan and Lease Losses By Type

Real estate loans	0	0	0.03	31	0	0.04	23	0	0.01	38	0	0.02	40
Real estate loans secured by 1-4 family.....	0	0	0.01	47	0	0.01	46	0	0.01	42	0	0.01	35
Revolving			0.01			0.01			0.02			0.03	
Closed-end	0	0	0.01	49	0	0	48	0	0	45	0	0.01	44
Commercial real estate loans	0	0	0.03	32	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development			0			0			-0.01			-0.03	
1-4 family			0			0			0			-0.01	
Other			0			0			-0.01			-0.02	
Multifamily	0	0	0			0			0			0	
Nonfarm nonresidential	0	0	0.05	26	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied	0	0	0.02	36	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0	0.03	38	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland			0.02			0.02			0.01			0	

Commercial and industrial loans	0	0	0.46	8	0	0.47	5	0	0.37	4	0	0.31	10
Loans to individuals			1.41			1.13			1.17			1.16	
Credit card loans			3.43			2.92			3.11			2.92	
Agricultural loans			0.15			0.19			0.08			0.15	
Loans to foreign governments and institutions			0			0			0			0	
Other loans and leases	0	0	0.13	43	0	0.15	37	0.01	0.15	36	0	0.14	16

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets									
30–89 days past due loans and leases	5,321		6,213		1,083		9,270		10,435
90+ days past due loans and leases	24,763		130,156		74,992		26,846		29,633
Nonaccrual loans and leases	110,845		62,204		57,127		64,917		69,700
Total past due and nonaccrual loans and leases	140,929		198,573		133,202		101,033		109,768
Restructured 30–89 days past due	0		0		0		0		0
Restructured 90+ days past due	0		0		0		0		0
Restructured nonaccrual	0		0		0		0		0
Total restructured loans and leases	0		0		0		0		0
30–89 days past due loans held for sale	5,321		6,213		1,083		9,270		10,435
90+ days past due loans held for sale	17,754		123,000		67,872		25,218		27,975
Nonaccrual loans held for sale	23,260		7,262		7,534		7,147		8,420
Total past due and nonaccrual loans held for sale	46,335		136,475		76,489		41,635		46,830
Restructured loans and leases in compliance	95		107		108		84		182
Other real estate owned	12,401		13,375		15,340		18,760		24,433
Other Assets									
30–89 days past due	0		0		0		0		0
90+ days past due	0		0		0		0		0
Nonaccrual	0		0		0		0		0
Total other assets past due and nonaccrual	0		0		0		0		0
Percent of Loans and Leases									
30–89 days past due loans and leases	0.05		0.05	0.36	6	0.01	0.39	0	0.07
90+ days past due loans and leases	0.24		1.01	0.13	93	0.54	0.12	87	0.21
Nonaccrual loans and leases	1.07		0.48	0.61	42	0.41	0.66	31	0.51
90+ days past due and nonaccrual loans and leases	1.30		1.49	0.80	85	0.96	0.85	68	0.72
30–89 days past due restructured	0		0	0.01	16	0	0.01	16	0
90+ days past due restructured	0		0	0.01	28	0	0.01	29	0
Nonaccrual restructured	0		0	0.13	2	0	0.13	3	0
30–89 days past due loans held for sale	0.05		0.05	0	95	0.01	0	89	0.07
90+ days past due loans held for sale	0.17		0.95	0	99	0.49	0	98	0.20
Nonaccrual loans held for sale	0.22		0.06	0	93	0.05	0.01	90	0.06
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30–89 days past due assets	0.05		0.05	0.37	6	0.01	0.40	0	0.07
90+ days past due assets	0.24		1.01	0.13	93	0.54	0.12	87	0.21
Nonaccrual assets	1.07		0.48	0.62	42	0.41	0.67	31	0.51
30+ days past due and nonaccrual assets	1.35		1.54	1.21	74	0.96	1.29	41	0.80
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.13		0.16	0.49	9	0.11	0.52	7	0.08
90+ days past due and nonaccrual assets + other real estate owned	0.14		0.17	0.52	10	0.12	0.55	7	0.10
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	0.12		0.06	0.56	3	0.06	0.60	2	0.07
Allowance for loan and lease losses	140.74		131.71	65.48	89	130.81	66.66	89	162.34
Equity capital + allowance for loan and lease losses	0.50		0.32	4.83	3	0.31	4.97	2	0.36
Tier 1 capital + allowance for loan and lease losses	0.65		0.43	5.98	2	0.42	6.05	1	0.53
Loans and leases + other real estate owned	1.18		0.59	0.92	28	0.52	0.97	24	0.66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.47			0.43	0.39	63	0.07	0.39	10	0.82	0.38	88	0.98	0.42	90
	90+ days past due		1.58			8.48	0.15	98	4.32	0.16	97	2.24	0.16	95	2.61	0.22	95
	Nonaccrual.....		1.42			0.04	0.63	4	0.04	0.76	4	0.04	0.46	5	0.13	0.57	11
Commercial and industrial	30–89 days past due		0			0	0.23	2	0	0.23	3	0	0.31	2	0	0.30	2
	90+ days past due		0			0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		27.09			14.51	0.75	99	17.33	0.75	99	12.11	0.83	99	8.86	0.76	99
Individuals	30–89 days past due		0			0	0.58	5	0	0.83	4	0	0.83	5	0	0.84	5
	90+ days past due		0			0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		100			100	0.22	99	100	0.28	99	100	0.17	99	100	0.23	99
Depository institution loans	30–89 days past due		0			0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0			0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0			0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due					0.31			0.17			0.24				0.17	
	90+ days past due					0.03			0			0				0	
	Nonaccrual.....					0.80			0.49			0.67				0.75	
Foreign governments	30–89 days past due					0			0			0.07				0.01	
	90+ days past due					0			0			0				0	
	Nonaccrual.....					0.02			0.09			0.03				0.06	
Other loans and leases	30–89 days past due		0			0	0.14	12	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due		0.08			0.07	0.01	88	0.06	0.01	89	0.01	0.01	84	0.01	0.01	79
	Nonaccrual.....		0.46			0.02	0.15	44	0.02	0.15	44	0.02	0.13	42	0.01	0.14	41

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
		Memoranda														
1–4 family	30–89 days past due	4.72			1.20	0.60	81	0.19	0.65	12	5.23	0.67	98	5.08	0.71	98
	90+ days past due	15.73			23.70	0.29	98	11.60	0.33	97	14.24	0.31	98	13.52	0.46	97
	Nonaccrual	0.37			0.10	0.84	6	0.12	0.89	8	0.26	0.73	14	0.65	0.86	47
Revolving	30–89 days past due				0.40			0.48			0.45			0.50		
	90+ days past due				0.03			0.03			0.05			0.05		
	Nonaccrual				1.27			1.13			1			1.17		
Closed-end	30–89 days past due	4.72			1.20	0.61	81	0.19	0.65	13	5.23	0.70	98	5.08	0.75	98
	90+ days past due	15.73			23.70	0.33	98	11.60	0.38	97	14.24	0.35	98	13.52	0.53	97
	Nonaccrual	0.37			0.10	0.81	7	0.12	0.87	9	0.26	0.70	19	0.65	0.84	43
Junior lien	30–89 days past due	0.14			0.02	0.02	67	0	0.02	27	0.03	0.02	62	0	0.03	9
	90+ days past due	0.12			0.01	0	93	0.03	0	96	0.11	0	99	0.10	0	97
	Nonaccrual	0			0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0			0	0.23	4	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0			0	0.02	22	0	0.02	55	0	0.03	19	0	0.03	20
	Nonaccrual	1.54			0	0.43	3	0	0.62	2	0	0.23	5	0	0.28	4
Construction and development	30–89 days past due				0.24			0.28			0.28			0.21		
	90+ days past due				0.01			0.01			0.02			0.02		
	Nonaccrual				0.25			0.41			0.20			0.19		
1–4 family	30–89 days past due				0.04			0.03			0.06			0.06		
	90+ days past due				0			0			0			0		
	Nonaccrual				0.04			0.03			0.02			0.02		
Other	30–89 days past due				0.17			0.22			0.20			0.13		
	90+ days past due				0			0			0.01			0.02		
	Nonaccrual				0.18			0.35			0.17			0.15		
Multifamily	30–89 days past due	0			0.08			0.09			0.08			0.10		
	90+ days past due	0.12			0			0			0			0.01		
	Nonaccrual	0			0.08			0.11			0.05			0.08		
Nonfarm non-residential	30–89 days past due	0			0	0.20	6	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0			0	0.02	27	0	0.02	59	0	0.03	22	0	0.03	21
	Nonaccrual	1.56			0	0.55	3	0	0.80	2	0	0.28	5	0	0.30	5
Owner Occupied	30–89 days past due	0			0	0.07	8	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0			0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0			0	0.24	6	0	0.27	5	0	0.16	7	0	0.17	6
Other	30–89 days past due	0			0	0.11	9	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0			0	0.01	34	0	0.01	71	0	0.01	30	0	0.01	31
	Nonaccrual	1.56			0	0.24	6	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30–89 days past due				0.31			0.11			0.23			0.25		
	90+ days past due				0.03			0			0.01			0.01		
	Nonaccrual				1.24			1.13			0.84			1.23		
Credit card	30–89 days past due				0.90			0.95			1.19			1.22		
	90+ days past due				0.76			0.63			0.78			0.73		
	Nonaccrual				0.09			0.05			0.11			0.09		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018									
Common Equity Tier 1 Capital														
Common stock plus related surplus	35,178,133	35,042,077	35,283,353	35,079,522	34,967,371									
Retained earnings	-10,756,312	-11,632,391	-12,366,456	-12,197,847	-11,118,003									
Accumulated other comprehensive income (AOCI)	-255,754	-186,941	-273,848	-258,482	-113,175									
Common equity tier 1 minority interest	0	0	0	0	0									
Common equity tier 1 capital before adjustments/deductions	24,166,067	23,222,745	22,643,049	22,623,193	23,736,193									
Common Equity Tier 1 Capital: Adjustments/Deductions														
Less: Goodwill, intangible assets, and deferred tax assets	6,138,664	6,481,621	6,325,374	6,662,903	7,216,444									
Accumulated other comprehensive income-related adjustments	-228,694	-214,507	-233,272	0	0									
Other deductions from common equity tier 1 capital	-2,202	73,864	-19,972	-16,637	82,733									
Subtotal:	18,258,299	16,881,767	16,570,919	15,976,927	16,437,016									
Adjustments and deductions for common equity tier 1 capital	0	0	0	584,299	618,241									
Common equity tier 1 capital	18,258,299	16,881,767	16,570,919	15,392,628	15,818,775									
Additional Tier 1 Capital														
Additional tier 1 capital instruments and related surplus	550,000	550,000	550,000	550,000	550,000									
Non-qualifying capital instruments	0	0	0	0	0									
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0									
Additional tier 1 capital before deductions	550,000	550,000	550,000	550,000	550,000									
Less: Additional tier 1 capital deductions	35,678	60,608	22,590	72,048	101,293									
Additional tier 1 capital	514,322	489,392	527,410	477,952	448,707									
Tier 1 Capital	18,772,621	17,371,159	17,098,329	15,870,580	16,267,482									
Tier 2 Capital														
Tier 2 capital instruments and related surplus	0	0	0	0	0									
Non-qualifying capital instruments	0	0	0	0	0									
Total capital minority interest not included in tier 1 capital	0	0	0	0	0									
Allowance for loan and lease losses in tier 2 capital	121,344	101,209	91,081	62,376	60,425									
Exited advanced approach eligible credit reserves														
Unrealized gains on AFS preferred stock classified as equity					0									
Tier 2 capital before deductions	121,344	101,209	91,081	62,376	60,425									
Exited advanced approach tier 2 capital before deductions														
Less: Tier 2 capital deductions	0	0	0	0	0									
Tier 2 capital	121,344	101,209	91,081	62,376	60,425									
Exited advanced approach tier 2 capital														
Total capital	18,893,965	17,472,368	17,189,410	15,932,956	16,327,907									
Exited advanced approach total capital														
Total Assets for Capital Ratios														
Average total consolidated assets, adjusted	114,296,553	130,454,639	131,253,341	123,240,350	134,241,847									
Less: Deductions from common equity tier 1 capital	6,174,342	6,542,228	6,347,964	7,319,250	7,935,977									
Less: Other deductions	0	0	0	0	0									
Total assets for leverage ratio	108,122,211	123,912,411	124,905,377	115,921,100	126,305,870									
Total risk-weighted assets	74,195,806	79,260,857	81,215,115	62,289,633	61,393,556									
Exited advanced approach total RWA														
Capital Ratios														
Common equity tier 1 capital, column A	24.61		21.30	11.98	96	20.40	12.35	96	24.71	12.11	97	25.77	12.09	98
Common equity tier 1 capital, column B	0		0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	25.30		21.92	12.72	97	21.05	13.08	96	25.48	12.78	96	26.50	12.85	97
Tier 1 capital, column B	0		0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	25.47		22.04	14.77	95	21.17	15.23	93	25.58	14.36	96	26.60	14.45	96
Total capital, column B	0		0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	17.36		14.02	9.03	97	13.69	9.13	96	13.69	9.76	96	12.88	9.71	95
Supplementary leverage ratio, advanced approaches HCs	14.95		12.59	8.42	94	12.06	8.72	89	12.10	7.41	94	11.26	7.31	94

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
	1-Year	5-Year					
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0	0	
Total property and casualty assets	0	0	0	0	0	0	
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0	0	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0	0	
Total insurance underwriting equity	0	0	0	0	0	0	
Total property and casualty equity	0	0	0	0	0	0	
Total life and health equity	0	0	0	0	0	0	
Total insurance underwriting net income	0	0	0	0	0	0	
Total property and casualty	0	0	0	0	0	0	
Total life and health	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0	0	
Unearned premiums (P/C)	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0	0	
Separate account liabilities (L/H)	0	0	0	0	0	0	
Insurance activities revenue	0	0	0	0	0	0	
Other insurance activities income	0	0	0	0	0	0	
Insurance and reinsurance underwriting income	0	0	0	0	0	0	
Premiums	0	0	0	0	0	0	
Credit related insurance underwriting	0	0	0	0	0	0	
Other insurance underwriting	0	0	0	0	0	0	
Insurance benefits, losses, expenses	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries							
Life insurance assets	467,989	446,815	439,598	456,068	404,342	4.74	

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018							
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Insurance underwriting assets / Consolidated assets	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets			54.79			53.67			51.47			56.12
Insurance underwriting assets (L/H) / Total insurance underwriting assets			45.21			46.33			48.53			43.88
Separate account assets (L/H) / Total life assets			11.01			11.24			7.26			8.53
Insurance activities revenue / Adjusted operating income	0	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47
Premium income / Insurance activities revenue			3.04			2.84			7.32			4.86
Credit related premium income / Total premium income			40.01			38.23			34.91			44.54
Other premium income / Total premium income			59.99			61.77			65.09			55.46
Insurance underwriting net income / Consolidated net income	0	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08
Insurance net income (P/C) / Equity (P/C)			7.42			15.59			19.86			15.64
Insurance net income (L/H) / Equity (L/H)			-31.13			3.62			5.13			1.99
Insurance benefits, losses, expenses / Insurance premiums			620.37			447.82			233.61			160.49
Reinsurance recovery (P/C) / Total assets (P/C)			0			0.07			0.15			0.17
Reinsurance recovery (L/H) / Total assets (L/H)			0			0			0.15			2.31
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.48	2.56	11.35	18	2.56	11.03	20	2.86	11.51	21	2.48	10.22
Broker-Dealer Activities												
Net assets of broker-dealer subsidiaries (\$000)	0	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79
Net assets of broker-dealer subsidiaries / Consolidated assets	0											

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	320,890	993,316	320,890	528,367	577,145
Real estate loans.....	2,643	2,643	2,643	2,643	2,643
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	318,247	990,585	318,247	525,724	574,502
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	88	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	12,245	167,131	167,586	167,339	175,478
Total selected foreign assets	333,135	1,160,447	488,476	695,706	752,623
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0			0	0.93	62	0	0.87	63	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....				0.59			0.42			1.19			0.97		
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans				5.29			5.18			27.03			27.29		
Commercial and industrial loans				0.59			0.64			0.29			1.53		
Foreign governments and institutions				0			0			0			0		
Growth Rates															
Net loans and leases.....	-67.70			86.90	10.27	89	-39.27	-2.40	10	-8.45	22.48	32	7.66	7.24	54
Total selected assets.....	-71.29			66.50	5.10	89	-29.79	2.04	13	-7.56	12.40	37	5.06	3.24	58
Deposits				10.22			3.46			10.36			5		

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		15,637,325	15,984,633	16,242,176	16,145,965	15,881,136	-2.17	
1–4 family residential loans		15,601,247	15,966,948	16,217,900	16,070,102	15,745,597	-2.29	
Home equity lines		8,391	10,634	9,398	13,604	22,624	-21.09	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	3,795	8,274	57,229	110,985	-100.00	
All other loans and leases.....		27,687	3,256	6,604	5,030	1,930	750.34	
Retained credit exposure.....		82,916	104,995	111,985	194,441	102,364	-21.03	
1–4 family residential loans		55,547	99,771	101,582	133,059	10,554	-44.33	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	3,041	8,132	57,321	89,881		
All other loans and leases.....		27,369	2,183	2,271	4,061	1,929	1153.73	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		15.09	13.15	13.71	14.07	13.01		
1–4 family residential loans		15.05	13.13	13.69	14	12.90		
Home equity lines		0.01	0.01	0.01	0.01	0.02		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0.01	0.05	0.09		
All other loans and leases.....		0.03	0	0.01	0	0		
Asset-backed commercial paper conduits		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		60.33	57.06	55.87	56.37	51.12		
1–4 family residential loans		0.03	0.04	0.03	0.05	0.07		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0.19	0.19	0.16	0.20	0.20		
Auto loans and other consumer loans.....		0.07	0.13	0.12	0.34	0.54		
Commercial and industrial loans		39.38	42.58	43.81	43.04	48.07		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0.53	0.66	0.69	1.20	0.64		
1–4 family residential loans.....	0.36	0.62	0.63	0.83	0.07		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....		80.13	98.28	100.16	80.98		
All other loans and leases.....	98.85	67.05	34.39	80.74	99.95		
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....							
Commercial and industrial loans		0	0	0	0		
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.44	0.60	0.65	1.23	0.63		
Total retained credit exposure and asset sale credit exposure	7.57	6.42	6.99	8.70	5.88		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year 5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	1,840,914	1,258,857	2,019,004	1,460,615	993,244	46.24	
Home equity lines.....	393	326	451	1,477	471	20.55	
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	2,353	3	0	23	-100.00	
All other loans and leases.....	55	101	229	233	75	-45.54	
Total 30–89 days past due securitized assets.....	1,841,362	1,261,637	2,019,687	1,462,325	993,813	45.95	
90+ Days Past Due Securitized Assets							
1–4 family residential loans	1,948,224	1,403,101	2,324,549	947,827	1,120,649	38.85	
Home equity lines.....	1,538	2,340	1,640	1,030	1,787	-34.27	
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	22	180	470	8,365	-100.00	
All other loans and leases.....	70	59	108	186	23		
Total 90+ days past due securitized assets	1,949,832	1,405,522	2,326,477	949,513	1,130,824	38.73	
Total past due securitized assets.....	3,791,194	2,667,159	4,346,164	2,411,838	2,124,637	42.14	
Net Losses on Securitized Assets							
1–4 family residential loans	6,552	679	1,806	3,289	7,983	864.95	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	6,552	679	1,806	3,289	7,983	864.95	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	11.80	7.88	12.45	9.09	6.31
Home equity lines	4.68	3.07	4.80	10.86	2.08
Credit card receivables					
Auto loans					
Commercial and industrial loans		62	0.04	0	0.02
All other loans and leases	0.20	3.10	3.47	4.63	3.89
Total 30–89 days past due securitized assets	11.78	7.89	12.43	9.06	6.26
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	12.49	8.79	14.33	5.90	7.12
Home equity lines	18.33	22	17.45	7.57	7.90
Credit card receivables					
Auto loans and other consumer loans		0.58	2.18	0.82	7.54
Commercial and industrial loans		1.81	1.64	3.70	1.19
All other loans and leases	0.25				
Total 90+ days past due securitized assets	12.47	8.79	14.32	5.88	7.12
Total past due securitized assets percent of securitized assets	24.24	16.69	26.76	14.94	13.38
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.08	0.01	0.01	0.02	0.05
Home equity lines	0	0	0	0	0
Credit card receivables					
Auto loans					
Commercial and industrial loans		0	0	0	0
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0.08	0.01	0.01	0.02	0.05
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	11.75	7.67	12.02	9.05	6.29
Home equity lines	4.68	3.07	4.80	10.86	2.08
Credit card receivables					
Commercial and industrial loans		0	0.01	0	0.01
All other loans and leases	0	0	0	0	0
Total managed loans past due 30–89 days	7.09	4.39	6.72	5.11	3.22
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	12.51	9.26	14.24	5.99	7.20
Home equity lines	18.33	22	17.45	7.57	7.90
Credit card receivables					
Commercial and industrial loans		0	0.48	0.48	4.97
All other loans and leases	0.07	0.06	0.05	0.01	0.01
Total managed loans past due 90+ days	7.58	5.31	7.98	3.39	3.72
Total Past Due Managed Assets	14.67	9.70	14.70	8.49	6.94
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.08	0.01	0.01	0.02	0.05
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans		0	0	0	0
All other loans and leases	0	0	0	0.01	-0.01
Net Losses on Managed Assets Percent of Total Managed Assets	0.05	0.01	0.01	0.01	0.02

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries								
Dividends								
Interest								
Management and service fees								
Other income								
Income from nonbank subsidiaries	253,247	481,576	770,713	1,670,888	1,676,603	-47.41		
Dividends	0	0	0	0	0			
Interest	253,247	481,576	770,713	1,670,888	1,676,603	-47.41		
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	253,247	481,576	770,713	1,670,888	1,676,603	-47.41		
Securities gains (losses)	0	0	0	0	0			
Other operating income	94	6,865	7,859	21,235	14,235	-98.63		
Total operating income	253,341	488,441	778,572	1,692,123	1,690,838	-48.13		
Operating Expenses								
Personnel expenses	244	277	792	979	-3,576	-11.91		
Interest expense	210,167	411,191	690,017	1,597,960	1,598,957	-48.89		
Other expenses	118,227	185,946	208,851	578,850	456,848	-36.42		
Provision for loan and lease losses	-44	0	66	0	0			
Total operating expenses	328,594	597,414	899,726	2,177,789	2,052,229	-45.00		
Income (loss) before taxes	-75,253	-108,973	-121,154	-485,666	-361,391			
Applicable income taxes (credit)	3,150	1,085	-13,025	27,580	16,424	190.32		
Extraordinary items								
Income before undistributed income of subsidiaries	-78,403	-110,058	-108,129	-513,246	-377,815			
Equity in undistributed income of subsidiaries	1,688,582	678,089	645,895	294,128	776,602	149.02		
Bank subsidiaries								
Nonbank subsidiaries	1,688,582	678,089	645,895	294,128	776,602	149.02		
Subsidiary holding companies								
Net income (loss)	1,610,179	568,031	537,766	-219,118	398,787	183.47		
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	1,688,582	678,089	645,895	294,128	776,602	149.02		
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		71,198,568	96.23	71,625,582	96.88	73,290,100	97.63	68,553,645	72,871,976	-0.60	
Common and preferred stock		19,566,679	26.45	17,897,521	24.21	17,965,073	23.93	17,187,903	16,887,654	9.33	
Excess cost over fair value		4,436,071	6	4,553,221	6.16	4,545,071	6.05	4,710,446	5,178,896	-2.57	
Loans, advances, notes, and bonds		43,393,676	58.65	44,997,806	60.86	47,008,692	62.62	42,618,445	46,098,620	-3.56	
Other receivables		3,802,142	5.14	4,177,034	5.65	3,771,264	5.02	4,036,851	4,706,806	-8.98	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution		546,127	0.74	12	0	0	0	880,433	74,717	999999.00	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		2,240,264	3.03	2,308,997	3.12	1,780,177	2.37	1,928,087	2,143,948	-2.98	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		73,984,959	100.00	73,934,591	100.00	75,070,277	100.00	71,362,165	75,090,641	0.07	
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		12,036,208	16.27	6,484,374	8.77	5,512,643	7.34	2,313,025	2,564,689	85.62	
Borrowings with maturity over 1 year		30,000,000	40.55	36,400,000	49.23	39,400,000	52.48	38,700,000	40,400,000	-17.58	
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		34,695	0.05	59,222	0.08	30,816	0.04	65,206	55,255	-41.42	
Balance due to subsidiaries and related institutions		7,197,989	9.73	7,218,250	9.76	6,933,769	9.24	7,110,742	7,784,505	-0.28	
Total liabilities		49,268,892	66.59	50,161,846	67.85	51,877,228	69.10	48,188,973	50,804,449	-1.78	
Equity Capital		24,716,067	33.41	23,772,745	32.15	23,193,049	30.90	23,173,192	24,286,192	3.97	
Perpetual preferred stock (income surplus)		550,000	0.74	550,000	0.74	550,000	0.73	550,000	550,000	0.00	
Common stock		0	0	0	0	0	0	0	0		
Common surplus		35,178,133	47.55	35,042,077	47.40	35,283,353	47	35,079,522	34,967,371	0.39	
Retained earnings		-10,756,312	-14.54	-11,632,391	-15.73	-12,366,456	-16.47	-12,197,848	-11,118,004		
Accumulated other comprehensive income		-255,754	-0.35	-186,941	-0.25	-273,848	-0.36	-258,482	-113,175		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		73,984,959	100.00	73,934,591	100.00	75,070,277	100.00	71,362,165	75,090,641	0.07	
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		3,558,769	4.81	3,561,949	4.82	3,333,265	4.44	3,276,867	3,608,019	-0.09	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	79,600	0.11	0	0	79,600	79,600	-100.00	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	13.14			4.75	4.33	43	2.26	7.29	11	-0.90	9.68	2	1.59	10.40	2
Bank net income / Average equity investment in banks					4.55			7.45				10.51			11.19
Nonbank net income / Average equity investment in nonbanks	14.43			6.10	7.01	63	2.88	9.75	40	1.34	7.89	26	3.63	7.10	39
Subsidiary HCs net income / Average equity investment in sub HCs					5.62			7.01				8.55			8.78
Bank net income / Parent net income	0			0	91.35	5	0	88.16	5		82.22		0	82.56	8
Nonbank net income / Parent net income	104.87			119.38	6.35	98	120.11	3.59	98		5.93		194.74	3.78	99
Subsidiary holding companies' net income / Parent net income					71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	199.34			211.01	20.37	96	223.68	20.06	96	207.95	20.43	96	209.19	20.88	95
Total debt / Equity capital	170.08			180.39	14.50	96	193.65	14.41	97	176.98	14.31	96	176.91	14.69	95
Total debt + notes payable to subs that issued TPS / Equity capital	170.08			180.39	16.78	96	193.65	16.67	97	176.98	16.36	96	176.91	17.10	95
Total debt + Loans guaranteed for affiliate / Equity capital	170.08			180.73	14.81	96	193.65	14.68	96	177.33	14.56	96	177.24	15.14	95
Total debt / Equity capital – excess over fair value	207.28			223.13	14.64	98	240.84	14.52	98	222.14	14.51	98	224.86	14.81	97
Long-term debt / Equity capital	121.38			153.12	13.39	96	169.88	13.56	97	167	13.04	97	166.35	13.37	96
Short-term debt / Equity capital	48.70			27.28	0.98	98	23.77	0.77	98	9.98	1.02	92	10.56	1.14	93
Current portion of long-term debt / Equity capital	0			0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	17.95			19.15	0.09	99	19.60	0.08	99	20.33	0.12	99	21.32	0.12	99
Long-term debt / Consolidated long-term debt	82.39			76.59	29.33	89	83.91	34.67	92	76.54	28.44	89	79.37	28.63	90
Double Leverage															
Equity investment in subs / Equity capital	97.11			94.44	103.11	9	97.06	102.81	18	94.50	103.22	9	90.86	103.10	5
Total investment in subs / Equity capital	288.07			301.29	110.49	97	316	110.16	97	295.83	111.07	97	300.06	112.48	97
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.22			-1.16	0.67	8	-1.27	0.47	5		0.36		-5.57	0.35	1
Equity investment in subs – equity cap / Net income-div (X)				3.93				1.82			1.22				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	109.30			107.90	143.95	45	59.68	136.59	9	69.30	177.68	9	86.59	162.34	14
Cash from ops + noncash items + op expense / Op expense + dividend	122.20			-12.24	154.33	4	103.01	147.24	25	115.20	190.27	25	143.36	174.91	41
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.92			96.60	148.07	40	96.97	134.08	26	102.28	116.34	39	99.77	103.19	47
Pretax operating income + interest expense / Interest expense	64.19			73.50	2,733.67	14	82.44	2,016.32	8	69.61	1,968.54	6	77.40	2,898.75	10
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	64.19			73.50	1,374.36	13	82.44	1,539.23	7	69.61	1,632.83	5	77.40	1,369.37	8
Dividends + interest from subsidiaries / Interest expense + dividends	120.50			117.12	169.52	44	55.30	150.43	11	66.89	210.80	8	88.29	188.90	12
Fees + other income from subsidiaries / Salary + other expenses	0			0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)				27.95			16.86	35.64	53		57.11		12.50	33.93	27
Other Ratios															
Net assets that reprice within 1 year / Total assets	-43.02			-48.18	3.69	0	-50.53	3.85	0	-42.36	2.64	0	-43.67	2.61	0
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.05			0.10			0.04			0.24	
Nonaccrual					0.97			1.03			0.54			6.54	
Total					1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0			0.33	0.05	92	0	0.05	46	0.34	0.10	92	0.33	0.24	89
To subsidiary holding companies	0			0	0	49	0	0	49	0	0	49	0	0	49
Total	0			0.33	0.06	92	0	0.05	46	0.34	0.10	92	0.33	0.25	89
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	100.80			100.97	2.90	99	101.24	2.66	99	99.90	5.62	99	99.76	5.50	99
Combined thrift assets (reported only by bank holding companies)	0			0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.25			0.28	0.07	89	0.23	0.08	89	0.31	0.19	88	0.29	0.21	87

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....					73.92			81.10			57.84				57.26	
0				0	60.26	4	130.87	42.29	96		33.08			75.23	27.33	96
Net income – dividends / Average equity.....	13.14			4.75	1.15	78	-0.70	4.14	11	-4.62	6.46	1	0.39	7.33	4	
Percent of Dividends Paid																
Dividends from bank subsidiaries					166.94			0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries					3.69			0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....					3.84			0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries					205.70			0	174.85	2	0	260.40	2	0	215.26	2
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries					82.59				60.28			66.55			60.71	
Interest income from bank subsidiaries.....					0.58				0.36			0.54			0.52	
Management and service fees from bank subsidiaries					3.18				1.47			1.55			1.88	
Other income from bank subsidiaries.....					0.01				0			0			0	
Operating income from bank subsidiaries					98.26				62.88			69.36			63.43	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	0			0	52.25	20	0	56.39	15	0	82.95	12	0	51.40	17	
Interest income from nonbank subsidiaries.....	15			71.02	7.62	93	119.32	7.38	94	568.08	20.25	96	215.89	18.56	96	
Management and service fees from nonbank subsidiaries	0			0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0			0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries	15			71.02	78.35	57	119.32	79.84	73	568.08	150.41	88	215.89	99.33	83	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....					55.04				43.51			61.23			48.56	
Interest income from subsidiary holding companies					15.38				8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....					0.95				0.44			0.36			0.43	
Other income from subsidiary holding companies.....					2.24				0.01			0.29			0.01	
Operating income from subsidiary holding companies.....					73.61				55.20			76.49			61.19	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0			0	66.84	12	0	69.76	8	0	67.32	10	0	65.18	11	
Interest income from bank subsidiaries.....	0			0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries	0			0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0			0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	0			0	81.90	4	0	82.20	4	0	78.80	4	0	74.20	5	
Dividends from nonbank subsidiaries	0			0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23	
Interest income from nonbank subsidiaries.....	99.96			98.59	1.11	98	98.99	0.73	99	98.75	1.19	99	99.16	2.32	99	
Management and service fees from nonbank subsidiaries	0			0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0			0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	99.96			98.59	6.25	96	98.99	4.70	97	98.75	7.29	96	99.16	7.64	96	
Dividends from subsidiary holding companies.....	0			0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42	
Interest income from subsidiary holding companies	0			0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0			0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0			0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0			0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39	
Loans and advances from subsidiaries / Short term debt.....	29.57			54.93	237.31	50	60.47	135.13	54	141.67	83.37	74	140.68	87.87	76	
Loans and advances from subsidiaries / Total debt	8.47			8.31	33.86	43	7.42	27.08	41	7.99	28.33	44	8.40	26.53	41	